

Oct 31 2018

MR XU SHUHAN  
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For account enquiries or banking needs, please call our  
24-Hour CitiPhone Banking at (65) 6225-5225 or log on  
to [www.citibank.com.sg](http://www.citibank.com.sg)

For investment and insurance enquiries, please contact  
your Citibank Personal Banker CHEN WJ DAVE, at  
63284577. RIN: CW-300312327

## SUMMARY OF YOUR CITI PRIORITY ACCOUNT

All amounts are in Singapore Dollars as of Oct 31 2018 unless otherwise stated

SGD Equivalent Balance - Oct 31 2018		
	Assets	Liabilities
Checking	205.68	
<b>TOTAL</b>	<b>205.68</b>	<b>0.00</b>

### Checking

Product Type	Account No.	CCY	Balance
Citi MaxiGain Account	0304773366	SGD	205.68
<b>Checking Total</b>		<b>SGD Equivalent</b>	<b>205.68</b>

## DETAILS OF YOUR CITI PRIORITY ACCOUNT

### Your Checking Details

#### Citi MaxiGain Account 0304773366 SGD

##### Transactions Done

Txn Date	Value Date	Description	Reference	Withdrawals	Deposits	Balance
Oct 01 2018	Oct 01 2018	OPENING BALANCE				43.77
Oct 01 2018	Oct 01 2018	ACCOUNT SERVICE FEE		15.00		28.77
Oct 08 2018	Oct 08 2018	MASTERCARD FOREIGN RETAIL		14.89		13.88
		I LOVE SUSHI STOCKHOLM SE				
		180718 SEK 95.00 L09045 05812				
		5597346966873734 55184228278932781092810				
		80 0				
Oct 09 2018	Oct 09 2018	CDM CASH DEPOSIT	CATEX1810090156408		100.00	113.88
		05804				
		Citibank Choa Chu Kang Singapore SG SG				
		OCT 09,18 224604 0304773366				
		CATEX1810090156408				
Oct 15 2018	Oct 15 2018	OVERSEAS ATM WITHDRAWAL	ICCEX1810154435735	31.80		82.08
		5597346966873734 11023				
		BANKOMAT T Universitet 11419 STOCKH SE				
		OCT 15,18 155406 SEK 200.00				
		ICCEX1810154435735				



MR XU SHUHAN

Statement Period Oct 01 2018 - Oct 31 2018

## Citi MaxiGain Account 0304773366 SGD (continued)

### Transactions Done

Txn Date	Value Date	Description	Reference	Withdrawals	Deposits	Balance
Oct 25 2018	Oct 25 2018	CDM CASH DEPOSIT 05829 Citibank Boon Lay Singapore SG SG OCT 25,18 221410 0304773366 CATEX1810250262773	CATEX1810250262773		500.00	582.08
Oct 26 2018	Oct 26 2018	OVERSEAS ATM WITHDRAWAL 5597346966873734 11023 BANKOMAT T Universitet 11419 STOCKH SE OCT 26,18 162859 SEK 600.00 ICCEX1810264450920	ICCEX1810264450920	94.10		487.98
Oct 26 2018	Oct 26 2018	OVERSEAS ATM WITHDRAWAL 5597346966873734 11023 BANKOMAT T Universitet 11419 STOCKH SE OCT 26,18 162936 SEK 600.00 ICCEX1810264450921	ICCEX1810264450921	94.10		393.88
Oct 26 2018	Oct 26 2018	OVERSEAS ATM WITHDRAWAL 5597346966873734 11023 BANKOMAT T Universitet 11419 STOCKH SE OCT 26,18 163010 SEK 600.00 ICCEX1810264450922	ICCEX1810264450922	94.10		299.78
Oct 26 2018	Oct 26 2018	OVERSEAS ATM WITHDRAWAL 5597346966873734 11023 BANKOMAT T Universitet 11419 STOCKH SE OCT 26,18 163101 SEK 600.00 ICCEX1810264450925	ICCEX1810264450925	94.10		205.68
Oct 31 2018		CLOSING BALANCE				205.68
<b>TOTAL</b>				<b>438.09</b>	<b>600.00</b>	

The lowest daily balance of the month: SGD 43.77 @ Sep 15, SGD 13.88 @ Oct 08

You have accumulated 0 STEP-UP (Oct)

You have interest of SGD 0.00 since Jan 1 2018.

## FEEDBACK FROM YOU

### Any Discrepancies?

Please call our 24-Hour CitiPhone Banking at (65) 6225-5225 now. Please notify us immediately if you find any discrepancies on this statement. Otherwise Citibank will understand that it is correct 21 days after the issue date.

### Moving?

Please call our 24-Hour CitiPhone Banking at (65) 6225-5225 to have your address and telephone number updated.



MR XU SHUHAN

Statement Period Oct 01 2018 - Oct 31 2018

## Advertising Message

Any promotional message stated in this statement is not applicable to customers residing in European Union or European Economic Area countries.

## Change in USD Prime Rate

Please note that effective 1 December 2018, our USD Prime Rate will be revised from 5.00% to 5.25%.

## Changes to the services available in branches for Citibanking and Citi Priority customers

Skip the branch queues, let us bring banking to you. Access banking services through our wide range of self-service channels which include Citibank Online, Citi Mobile App, ATMs and Cash Deposit Machines.

With effect from 1 December 2018, the following services will no longer be available at the branch counters and Instant Banking Centres for Citibanking and Citi Priority customers -

1. SGD cash withdrawals below S\$3,000
2. SGD cash deposits
3. Payments for credit cards & loans
4. Credit/debit card activation
5. Domestic fund transfers (GIRO, FAST, MEPS)
6. Overseas fund transfers (Telegraphic Transfers, Citi Global Transfers)
7. Balance Enquiry
8. Statement Enquiry
9. Local Demographic Update (address, phone number, email address)
10. ATM PIN reset

For more information on alternative self-service channels, please visit the touchpoints and services section available on [https://www.citibank.com.sg/qcb/otherservices/cb\\_location.htm](https://www.citibank.com.sg/qcb/otherservices/cb_location.htm).

## Update on Distribution of Investments Products

To help you better manage your portfolio risk, please be aware that we have recently implemented new assessment checks relating to concentration, tenor and reference currency prior to executing your investment transaction. Should you have any queries on the new assessment checks and how they may impact your investment portfolio, please speak to your Relationship Manager.

## Account Service Fee and your Banking Relationship

Please be informed that a monthly Account Service Fee of S\$15 will apply should your Total Relationship Balance (as defined in the T&Cs below) fall below S\$15,000. The bank may also, from time to time, realign your banking relationship according to your Assets Under Management (AUM) to provide you with the right banking support if you have met, or have been below, the qualifying criteria for 3 consecutive months.

The AUM thresholds to be eligible for the respective segments are:

- Citi Priority S\$70,000
- Citigold S\$250,000
- Citigold Private Client S\$1,500,000

AUM refers to the combined balances held in a client's primary accounts including Citibank checking and savings account, time deposits and investments. Funds credited into cash management accounts will not count towards AUM.

## Partial Account Service Fee Charge



MR XU SHUHAN

Statement Period Oct 01 2018 - Oct 31 2018

Please note that the bank charges a monthly Account Service Fee of S\$15 when your Total Relationship Balance ('TRB') falls below S\$15,000. Citibank's determination of TRB will be conclusive.

'Total Relationship Balance' is the sum of:

- (i) The average daily balance of your checking, savings and deposit accounts,
- (ii) The average daily value of your investments, and
- (iii) All outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

In the event that your banking account balance has less than S\$15, part of the monthly Account Service Fee will be debited from any of your other bank accounts to sum up the S\$15 Account Service Fee.

## Deposit Insurance Scheme

Singapore dollar deposits held in the accounts listed below for non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please refer to SDIC's website at [www.sdic.org.sg](http://www.sdic.org.sg).

1. S\$ Savings Account, 2. S\$ Money Market Account, 3. S\$ Basic Banking Account, 4. S\$ Junior Savings Account, 5. S\$ Citi MaxiGain Account, 6. S\$ Checking Account, 7. S\$ Maxisave Account, 8. S\$ Maxisave Sweep Account, 9. S\$ InterestPlus Savings Account, 10. S\$ CitiBusiness High Yield Current Account\*\*, 11. S\$ Tap & Save Account, 12. S\$ Step-Up Interest Account, 13. S\$ Overnight Deposit Account, 14. S\$ Time Deposit Account, 15. S\$ Unfixed Time Deposit Account, 16. S\$ Equity Investment Account\*, 17. S\$ Brokerage Cash Account.

\*Available only at International Personal Bank, \*\*Available only at CitiBusiness

The information provided herein is accurate as at the date hereof. Citibank Singapore Limited may from time to time update and revise this list.

## Portfolio Diversification

Portfolio diversification is an important element for an individual to consider when making investment decisions. Concentrated positions may entail greater risks than a diversified portfolio.

Certain factors that affect the assessment of whether your overall investment portfolio is sufficiently diversified may not be evident from a review of only your Citi account. It therefore is important that you carefully review your entire investment portfolio to ensure that it meets your investment goals and is within your risk tolerance, including your objectives for asset and issuer diversification.

We are pleased to provide you with Citibank Model Portfolios that can help you diversify your investment portfolio and serve as an asset allocation reference tool. Please visit the Unit Trust Overview section in Citibank Online to access the Citibank Model Portfolios. You can logon to Citibank Online and access the latest Model Portfolios as a reference and to view your current portfolio.

To discuss your asset allocations and potential strategies to reduce the risk and/or volatility of a concentrated position, please contact your Personal Banker or our 24-Hour CitiPhone Banking at +65 6225 5225 to fix an appointment.

## Banking Terms and Conditions

Citibank full disclaimers, Terms and Conditions apply to individual products and banking services. For more details, please visit [www.citibank.com.sg](http://www.citibank.com.sg)

## Banking Security Tips

### Manage Your Alerts

Mobile devices have seemingly integrated into our daily lives along with executing banking transactions on the go. It is important that you are kept abreast with the transactions executed online across devices. SMS and Email Alerts allow you to easily and proactively monitor your accounts. You can specify the type of Alerts you want to receive and request for Alerts to be sent via SMS or Email or both. We encourage you to enrol for both SMS and Email alerts on your banking and Credit Card/Ready Credit accounts so that you are notified when transactions at or above the limit you set are made from these accounts.

To enrol or edit your alerts, kindly follow these steps:

1. Visit [www.citibank.com.sg](http://www.citibank.com.sg) with a PC/Laptop/Tablet
2. Login to Citibank Online with your User ID and Passwords



MR XU SHUHAN

Statement Period Oct 01 2018 - Oct 31 2018

3. Select "Services", click on "My Profile", click on "Citi Alerts" followed by "Manage Alerts"
4. Enter "One-Time PIN (OTP)" when prompted and click on "Edit Alerts"
5. Choose the necessary type of alerts and click on "Confirm" to complete the enrolment